Statement

Suspense Account Balance (in crores of Rupees)

Minor head wise details	2006-07	2005-06	2004-05
1. Pao suspence	Dr 1152	Dr 599	Dr 1565
2. Suspence (Civil)	Dr 713	Dr 706	Dr 699
3. Telecom A/Cs Office susp.	Dr 2	Dr 2	Dr 2
4. Cash settlement suspense A/C	Dr 367	Dr 302	Dr 237
5. PSB suspense	Dr 3950	Dr 963	Dr 1045
6. RB suspense HQRS	Dr 73	Dr 66	Dr 74
7. RB suspense-CAO	Cr 178	Cr 239	Cr 249
8. Deptl. adjting A/C	Dr 75	Dr 71	Dr 72
9. TDS suspense	Cr 0	Cr 1	Cr 1
10. PF suspense	Dr 12	Dr 8	Dr 2
11. Ext. assistance suspense	Dr 4	Dr 4	Dr 4
12. Susp. for purchases aboard	Dr 994	Dr 1009	Dr 1083
13. Susp. for transcns. on behalf of RBI	Dr 1	Dr 1	Dr 1
14. Adjustment in debt settlement with Pakistan	Dr 11	Dr 11	Dr 11
15. Broadcasting Receiver Licence fee suspense	Dr 1	Dr 1	Dr 1
16. Investment account of Madhya Bharat Rlys. & Military Funds	Dr 1	Dr 1	Dr 1
17. Material purchase suspense account	Dr 31	Dr 51	Dr 72
18. Customs receipts awaiting transfer to receipt head	Cr 112	Cr 119	Cr 104
19. Other nominated Banks (Private Sector Bank)	Cr 804	Cr 0	Cr 0
TOTAL:	Dr 6294	Dr 3436	Dr. 4515
Cumulative Differences of RBI Balances	Cr 161	Dr. 88	Cr 192

Agricultural loans for farmers in North-East India

509. DR. ABHISHEK MANU SINGHVI: Will the Minister of FINANCE be pleased to state:

(a) wether Government is aware that most of the land in the hills of North-East India is community owned thus making it difficult for farmers to access credit from banks as they do have land to use as collateral; and

(b) if so, the steps Government proposes to solve this problem so as to ensure robust agricultural development and to eradicate inequalities between regions?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (b) The Advisory Committee on Flow of Credit to Agriculture and Related Activities from the Banking System set up by the Reserve Bank of India under Chairmanship of Prof. V.S. Vyas had examined various issues relating to agriculture credit and submitted its final report on June 30, 2004.

Several recommendations of the Vyas Committee have been accepted and communicated to the Banks for implementation. These, *inter-alia,* include: (i) waiver of margin/security norms for agricultural loans upto Rs. 50,000/-, and in case of loans for agri-clinics and agri-businesses upto Rs. 5 lakh; (ii) bringing about procedural simplifications; and (iii) financing of oral lessees and landless agricultural labourers throught he Self Help Group and joint Liability Group approach.

Considerable progress has been achieved in some part of the region in devising the land documents with adequate legal backing for collateral to loans such as:-

(i) Mizoram has a system of issuing Land Settlement Certificate (LSC) conferring transferable ownership rights over land holdings.

(ii) This system is followed in two hill districts of Assam and community lands have also been leased on long term basis to private companies.

(iii) The practice of issuing Land Possession Certificate (LPC) is in vogue in Arunachal Pradesh.

(iv) In Nagaland, except in Sema and Konyak areas, land is owned by individuals. With the amendment of Section 162 of the Assam Land and Revenue Regulations, 1886 in 2002, the land can now be mortgaged in favour of any nationalised bank and PSU, provided the transfer of land is made only to indigenous inhabitants of Nagaland.

(v) No land in Tripura is owned by the community, either they are in possession of land owners (patta holders) or in possession of Forest Department (State Government). While the land under patta holders can be transferred to others, for the jhum cultivation in forest, it is possible to issue certificate of land holding by Sub-Divisional Magistrate/Block Development Officer.

(vi) In Meghalaya though legislature had enacted provision for creation of charge on land and mortgage of the same for taking bank loan way back in 1976, its progress remained hindered due to lack of creation of formal land ownership/possession documents.

(vii) In Manipur, only very few pockets of hill areas have been surveyed and pattas have been issued by government on which mortgages can be created. In the rest of the hill areas issue of LPC has not yet taken place.

Gross NPAs of banks

510. SHRI RAVULA CHANDRA SEKAR REDDY: Will the Minister of FINANCE be pleased to state:

(a) the gross Non-Performing Assets (NPAs) of the banks in the country;

(b) the specific reasons for NPAs;

(c) why Government is not contemplating action against such defaulters; and